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10/788,679	02/27/2004	Richard A. Ferrera	384.7873USU	3613

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EXAMINER
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ZECHER, MICHAEL R

ART UNIT	PAPER NUMBER
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3691

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PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

### Office Action Summary

**Application No.**

10/788,679

**Applicant(s)**

FERRERA ET AL.

**Examiner**

MICHAEL R. ZECHER

**Art Unit**

3691

**Period for Reply** -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 27 February 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 23 July 2004 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-85/86)
- Paper No(s)/Mail Date 2/27/2004
- 4) ☐ Interview Summary (PTO-413)
- Paper No(s)/Mail Date \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

**DETAILED ACTION**

1. The following is a non-final, first Office Action on the merits. **Claims 1-24** are pending.

***Claim Rejections - 35 USC § 112***

2. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

3. **Claims 2, 6, 14 & 22** are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

**Claim 2** recites the limitation "the group" in the second line. There is insufficient antecedent basis for this limitation in the claim.

**Claims 6, 14, & 22** recite equivalent limitations to claim 2 and are therefore rejected using the same rationale.

***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. **Claims 1-24** are rejected under 35 U.S.C. 103(a) as being unpatentable over Rowland et al. (U.S. 2006/00048595), and further in view of Dunn & Bradstreet, Inc., Small Business Solutions, Sample Flower Company, April 27, 2002 ("D&B").

**As per claim 1**, Rowland et al. teaches a system for providing access to detailed payment experience, comprising:

at least one processor (See figure 3, which illustrates a processor) for capturing detailed trade data from a plurality of sources (See paragraph 40, which discusses collecting trade data from millions of businesses worldwide), calculating a plurality of summarized variables (See paragraph 83, which discusses determining variables) and a manner of payment (See paragraph 42, which discusses how a company is paying vendors, bank loans, and other financial obligations) and a high credit amount based on said detailed trade data (See paragraphs 79 & 82, which discusses predicting credit scores and credit risk); and

at least one storage device for storing and providing access to said detailed trade data, said plurality of summarized variables, and said plurality of scores (See figure 3, which illustrates memory).

However, Rowland et al. does not expressly disclose calculating a plurality of scores using said summarized variables, and providing a report using said detailed trade data, said plurality of summarized variables, and said plurality of scores.

D&B discloses a comprehensive report tracking key business changes (See pg. 1)

Both Rowland et al. and D&B disclose methods of collecting and analyzing business data. D&B discloses calculating scores using variables & trade data and disclosing the calculations in a report (See D&B, which illustrates and discusses calculated credit scores and payment analysis). Therefore, it would have been obvious

to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include providing a report disclosing calculated scores using variables and trade data as taught by D&B in order to combine the known features of analyzing business data and providing documentation to achieve the predictable result of providing documentation of trade data and credit risk.

**As per claim 2**, Rowland et al. does not disclose wherein said plurality of summarized variables is computed for a time period selected from [the] group consisting of : 3-months, 6-months, and 9-months.

D&B discloses payment trends at 3, 6, & 9 months (See D&B, which illustrates and discusses computing variables at 3, 6, & 9 months). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include computing variables at 3, 6, & 9 months as taught by D&B in order to combine the known features of analyzing business data and pre-determined time periods to achieve the predictable result of providing documentation of analyzed trade data and credit risk ever three months.

**As per claim 3**, Rowland et al. does not disclose wherein the manner of payments and said high credit amount are calculated for a 24-month period.

D&B discloses determining high credit and payments for a two year period (See D&B, which illustrates and discusses determining payments and high credit amount over a pre-determined time period). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include calculating payment trends and credit risk over a two year period as taught by

D&B in order to combine the known features of analyzing business data and pre-determined time periods to achieve the predictable result of providing documentation of analyzed trade data and credit risk for a two year period.

**As per claim 4**, Rowland et al. does not disclose wherein said plurality of scores is calculated for a time period selected from the group consisting of: over a 3-months, 6-months, 9-months, 12-months, and 16-months.

D&B discloses payment trends at 3, 6, 9, 12, & 16 months (See D&B, which illustrates and discusses computing scores at 3, 6, 9, 12, & 16 months). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include computing scores at 3, 6, 9, 12, & 16 months as taught by D&B in order to combine the known features of analyzing business data and pre-determined time periods to achieve the predictable result of providing documentation of analyzed trade data and credit risk ever three months.

**As per claim 5**, Rowland et al. teaches a system for providing access to detailed payment experience, comprising:

a data acquisition component capturing detailed trade from a plurality of sources (See figure 2, and paragraph 40, which illustrates and discusses collecting trade data from millions of businesses worldwide);

a data calculator for calculating a plurality of summarized variables and a manner of payment and a high credit amount based on said detailed trade data (See figures 2 & 3, and paragraphs 42, 79, 82, & 83, which illustrates and discusses how a company

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pays vendors, bank loans, and other financial obligations, predicting credit scores and credit risk, and determining variables); and

at least one storage device for storing and providing access to said detailed trade data, said plurality of summarized variables, and said plurality of scores (See figure 3, which illustrates memory).

However, Rowland et al. does not disclose:

a data synthesizer for calculating a plurality of score using said summarized variables; and

a reporter for providing a report using said detailed trade data, said plurality of summarized variables and said plurality of scores.

D&B discloses calculating scores using variables & trade data and disclosing the calculations in a report (See D&B, which illustrates and discusses calculated credit scores and payment analysis). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include providing a report disclosing calculated scores using variables and trade data as taught by D&B in order to combine the known features of analyzing business data and providing documentation to achieve the predictable result of providing documentation of trade data and credit risk.

**Claims 6-8** recite equivalent limitations to claims 2-4, respectively, and are therefore rejected using the same art and rationale set forth above.

**As per claim 9**, Rowland et al. teaches a data quality component for modifying data in said plurality of storage devices based on quality criteria (See figures 2 & 4, which illustrates quality assurance in the contexts of data integration).

**As per claim 10**, Rowland et al. does not disclose wherein said plurality of scores comprises an industry-specific score and a credit-range-specific score.

D&B discloses industry specific scores and credit scores (See D&B, which illustrates and discusses credit score summaries, credit score norms—including region and industry). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include industry specific scores and credit scores as taught by D&B in order to combine the known features of analyzing business data and credit evaluations to achieve the predictable result of providing documentation of trade data and credit risk in relation to a specific region or industry.

**As per claim 11**, Rowland et al. teaches wherein said storage device is at least one selected from the group consisting of: a detailed trade data warehouse, a product trade data mart, and an analytical trade data mart (See paragraph 32, which discusses how memory stores an operating system program, data integration program, and data (i.e. trade data)).

**As per claim 12**, Rowland et al. does not disclose wherein said report comprises data selected from the group consisting of: a summary, a dollar-weighted indicator of payment performance, a trend analysis, payment experiences and any combination thereof.



D&B discloses a report that includes summaries, payment trends based on dollar weighted trade, and payment experience (See D&B, which illustrates and discusses summaries of credit scores and payment habits, and payment trends in terms of dollar weighted trade). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include reports comprising of summaries, trend analysis and payment experience as taught by D&B in order to combine the known features of analyzing business data and forms of documentation to achieve the predictable result of providing documentation of trade data and credit in various forms.

**As per claim 13**, Rowland et al. teaches a method for providing access to detailed payment experience, comprising:

capturing detailed trade from a plurality of sources (See figure 2, and paragraph 40, which illustrates and discusses collecting trade data from millions of businesses worldwide);

calculating a plurality of summarized variables and a manner of payment and a high credit amount based on said detailed trade data (See figures 2 & 3, and paragraphs 42, 79, 82, & 83, which illustrates and discusses how a company pays vendors, bank loans, and other financial obligations, predicting credit scores and credit risk, and determining variables); and

storing and providing access to said detailed trade data, said plurality of summarized variables, and said plurality of scores (See figure 3 and paragraph 32,

which illustrates and discusses memory that stores an operating system program, data integration program, and data).

However, Rowland et al. does not disclose:

calculating a plurality of score using said summarized variables; and

providing a report using said detailed trade data, said plurality of summarized variables and said plurality of scores.

D&B discloses calculating scores using variables & trade data and disclosing the calculations in a report (See D&B, which illustrates and discusses calculated credit scores and payment analysis). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include providing a report disclosing calculated scores using variables and trade data as taught by D&B in order to combine the known features of analyzing business data and providing documentation to achieve the predictable result of providing documentation of trade data and credit risk.

**Claims 14-16** recite equivalent limitations to claims 2-4, respectively, and are therefore rejected using the same art and rationale set forth above.

**Claims 17-20** recite equivalent limitations to claims 9-12, respectively, and are therefore rejected using the same art and rationale set forth above.

**As per claim 21**, Rowland et al. teaches a computer-readable medium having executable instructions stored thereon to perform a method for providing access to detailed payment experience (See figure 3, which illustrates a computer system configuration, including memory capable of storing programs), said method comprising:

capturing detailed trade from a plurality of sources (See figure 2, and paragraph 40, which illustrates and discusses collecting trade data from millions of businesses worldwide);

calculating a plurality of summarized variables and a manner of payment and a high credit amount based on said detailed trade data (See figures @ & 3, and paragraphs 42, 79, 82, & 83, which illustrates and discusses how a company pays vendors, bank loans, and other financial obligations, predicting credit scores and credit risk, and determining variables); and

storing and providing access to said detailed trade data, said plurality of summarized variables, and said plurality of scores (See figure 3 and paragraph 32, which illustrates and discusses memory that stores an operating system program, data integration program, and data).

However, Rowland et al. does not disclose:

calculating a plurality of score using said summarized variables; and

providing a report using said detailed trade data, said plurality of summarized variables and said plurality of scores.

D&B discloses calculating scores using variables & trade data and disclosing the calculations in a report (See D&B, which illustrates and discusses calculated credit scores and payment analysis). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include providing a report disclosing calculated scores using variables and trade data as taught by D&B in order to combine the known features of analyzing business data and

providing documentation to achieve the predictable result of providing documentation of trade data and credit risk.

**Claims 22-24** recite equivalent limitations to claims 2-4, respectively, and are therefore rejected using the same art and rationale set forth above.

***Requirement for Information under 37 C.F.R. § 1.105***

6. Applicant and the assignee of this application are required under 37 CFR 1.105 to provide the following information that the examiner has determined is reasonably necessary to the examination of this application.

Refer to § 103(a) rejections above for background information on this request for information. While the Examiner believes that the §103(a) rejections above demonstrate the Applicant derived the present invention from the information disclosed in Rowland et al. and D&B, the response to this request will remove any potential ambiguity. See *also* MPEP § 2137.

7. In response to this requirement, please provide an answer to the following interrogatory eliciting factual information:

A. The Examiner upon conducting a search for prior art, discovered the D&B report (a copy of the report is attached to this request). The article was a web archived document from Dun & Bradstreet, Inc., the assignee of the instant application. The article discloses a detailed payment experience for Sample Flower Company. In response to this requirement please provide any known publications, brochures, manuals, power point presentations, or press releases relating to the

detailed payment experience disclosed in D&B and any other related comprehensive reports that were available to the public prior to the filing date of the instant application.

The fee and certification requirements of 37 CFR 1.97 are waived for those documents submitted in reply to this requirement. This waiver extends only to those documents within the scope of this requirement under 37 CFR 1.105 that are included in the applicant's first complete communication responding to this requirement. Any supplemental replies subsequent to the first communication responding to this requirement and any information disclosures beyond the scope of this requirement under 37 CFR 1.105 are subject to the fee and certification requirements of 37 CFR 1.97.

8. The applicant is reminded that the reply to this requirement must be made with candor and good faith under 37 CFR 1.56. Where the applicant does not have or cannot readily obtain an item of required information, a statement that the item is unknown or cannot be readily obtained may be accepted as a complete reply to the requirement for that item.

This requirement is an attachment of the enclosed Office action. A complete reply to the enclosed Office action must include a complete reply to this requirement. The time period for reply to this requirement coincides with the time period for reply to the enclosed Office action.

### ***Conclusion***

9. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Bagne (U.S. 6,317,700) discloses a computational method and system to perform empirical induction.

Stoker et al. (U.S. 2004/0162742) discloses a data integration method.

Balson et al. (U.S. 2003/0033240) discloses an integrated electronic exchange of structured contracts with dynamic risk-based transaction permissioning.

Nathan (U.S. 7,308,417) discloses a method for creating and displaying a multi-dimensional business model comparative static.

Patterson (U.S. 2003/0061232) discloses a method and system for processing business data.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MICHAEL R. ZECHER whose telephone number is (571)270-3032. The examiner can normally be reached on M-F 7:30-5:00 alt. Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Alexander Kalinowski/  
Supervisory Patent Examiner, Art  
Unit 3691

MRZ